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CAMCO FINANCIAL CORP  
Form 8-K  
October 30, 2003

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 8-K  
CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 24, 2003  
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CAMCO FINANCIAL CORPORATION  
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(Exact name of registrant as specified in its charter)

DELAWARE	0-25196	51-0110823
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(State or other jurisdiction of incorporation)	(Commission File No.)	(IRS Employer I.D. No.)

6901 Glenn Highway, Cambridge, Ohio 43725  
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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (740) 435-2020  
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ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

- (a) and (b) Not applicable.
- (c) Exhibits.  
See Index to Exhibits.

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ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On October 24, 2003, Camco Financial Corporation issued a press release regarding its earnings for the third quarter of fiscal 2003. The press release is attached hereto as Exhibit 99.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

CAMCO FINANCIAL CORPORATION

By: /s/ Mark A. Severson

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Mark A. Severson, Chief Financial Officer

Date: October 29, 2003

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INDEX TO EXHIBITS

Exhibit Number -----	Description -----
99	Press Release of Camco Financial Corporation dated October 24, 2003.

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